

Pay Less Than You Owe and Settle Your Account

Dear Ivette D Hines:

We want to inform you that failure to resolve this debt will result in your account being forwarded by CAPITAL ONE BANK (USA), N.A. to an attorney in your state for possible legal action. You will be notified before a lawsuit is brought against you for failure to resolve this debt. To date, no attorney has reviewed your account and no decision has been made to take legal action.

We are happy to offer you the opportunity to pay less than you owe to settle your account. If you pay \$3000.94 by 10-12-17, we will consider your account settled and collection efforts will stop on the remaining balance.

We would like to help you avoid any legal action by finding a payment solution for you. Please give us a call at 1-888-274-6488 before 10-12-17 to discuss this settlement or other payment options. Our agents are experienced in helping customers choose the programs that best suit their needs.

Kindly note that we have the right to treat any missed, late, or returned payment as a cancellation of the agreement. We are not obligated to renew this payment offer. Upon receipt and clearance of your payment, we will notify the creditor listed above so they can update their records accordingly.

If you have any questions, please do not hesitate to contact us at 1-888-274-6488.

We are required to inform you that this is a communication from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

We look forward to hearing from you.

Thank you,
Tarik Aboussir
Firstsource Advantage, LLC
A Professional Debt Recovery Agency
New York City Department of Consumer Affairs License #1262554.

Customer Service and Payment Information

- ☎ Telephone: Toll free: 1-888-274-6488 📠 TTY / TDD Users: 1-800-662-1220
- 🕒 Office Hours (Eastern Time): Monday and Tuesday 8am-9pm, Wednesday-Friday 8am-8pm, Saturday 8am-12pm
- ✉ Send correspondence to: Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228
- 🌐 For account information and payment options, you may access our website at www.fsapay.com



562CZFRST02_SIFL_531989874

Please Detach Lower Portion and Return with Your Payment

Do not send correspondence to this address.

CZFRST02
PO Box 1022
Wixom MI 48393-1022
CHANGE SERVICE REQUESTED

09-22-17

IF PAYING BY DEBIT CARD, FILL OUT BELOW.		
<input type="checkbox"/>  <input type="checkbox"/> 		
CARD NUMBER		EXPIRATION DATE
SIGNATURE		PAYMENT DATE
ACCOUNT # 5423	BALANCE DUE \$4,001.24	AMOUNT PAID \$

IVETTE D HINES
682 RALPH AVE APT 4B
BROOKLYN NY 11212-3853

Make Payment To:
FIRSTSOURCE ADVANTAGE, LLC
PO BOX 628
BUFFALO NY 14240-0628